

**REMARKS**

Applicant respectfully requests the Examiner to provide signed Forms PTO-1449 indicating consideration of the references that were submitted with the Information Disclosure Statements filed on February 26, 2003, August 18, 2003 and November 25, 2003.

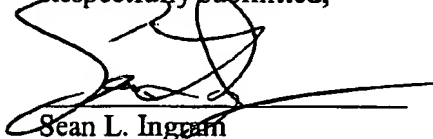
The foregoing claim amendments to claims 1 and 25 have been made in accordance with a telephone conference between the undersigned and Examiner Harle. The amendments are being made to correct typographical errors and omissions that appeared in the Examiner's Amendment of January 21, 2004 and to provide proper antecedent bases for "incentive" in the last line of each of claims 1 and 25. No new matter has been added in any manner by this amendment.

If the Examiner has any questions or comments regarding this amendment, she is invited to call the undersigned at 703-464-8140. Please charge any additional fees that may be due, or credit any overpayment, to Deposit Account No. 50-0311, Reference No. 23632-003.

Dated: February 3, 2004

Customer No. 29315

Respectfully submitted,



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